

CARING TOUCH FAMILY FOUNDATION

DONOR POLICY

A Commitment of Honor Between This Foundation and Every Person Who Gives

Every gift given to this Foundation is received as a trust, not merely a transaction. This policy sets out what every donor can expect from us, and what we commit to in return. It is a covenant of honor, grounded in the same values of care, integrity, and dignity that govern everything we do.

INTRODUCTION: WHY A DONOR POLICY

Caring Touch Family Foundation exists because people choose to give. Donors are not peripheral to our mission, they are partners in it. Every act of giving, whether it is a small monthly contribution from an individual, a corporate partnership grant, a child sponsorship, or a major gift that transforms our capacity, is an act of trust. Trust that we will do what we say we will do. Trust that the money will reach those it was meant to reach. Trust that we will steward their generosity with the same care we bring to every child we serve.

This Donor Policy exists to honor that trust. It establishes the rights of every donor who gives to this Foundation, the standards we commit to in the handling and use of every gift, our approach to transparency and accountability, and the specific frameworks governing different types of giving. It is not a legal document primarily; it is a statement of who we are in relationship to the people who make our work possible.

This policy applies to all donors — individuals, families, corporations, foundations, churches, community organizations, and any other person or entity that makes a financial contribution to the Foundation in any form or amount.

1. Our Commitment to Donors

Before setting out what we need from donors, we want to be clear about what donors can expect from us. These are not aspirations. They are commitments.

Honesty We will tell you the truth about what we do, how we spend money, what we have achieved, and where we have fallen short. We will not use your generosity to construct a more impressive story than reality supports.	Stewardship We treat every gift as a trust. We allocate resources carefully, prioritize direct impact on the children and families we serve, and keep administrative costs proportionate.	Dignity We will never use the suffering of children to emotionally manipulate donors. Every communication respects the dignity of the people we serve and the intelligence of the people who give.
Transparency We publish our impact reports and financial summaries. We tell donors how their gifts are used. We welcome questions and answer them fully.	Responsiveness We respond to donor enquiries, concerns, and requests promptly and personally. A person who gives deserves to be heard.	Accountability We hold ourselves to the same standards of character and integrity that we are building into the children of The Ark. We are accountable to our donors, our beneficiaries, and to God.

1.1 The Donor Bill of Rights

Every donor who gives to Caring Touch Family Foundation has the following rights:

1. The right to be informed of the organization's mission and how resources are used

We will always be able to tell you clearly what our mission is and how your gift contributes to it.

2. The right to know how contact information will be used

We will not share your information with other organizations and will contact you only as described in this policy and our Privacy Policy.

3. The right to be removed from mailing lists

You may opt out of any or all communications from us at any time, with immediate effect.

4. The right to receive appropriate acknowledgement and recognition

Every gift will be acknowledged promptly and appropriately. No gift is too small to acknowledge.

5. The right to assurance that gifts will be used for the purposes for which they were given

Where you designate a gift, it will be used for that purpose. Where that is not possible, we will tell you and offer alternatives.

6. The right to receive a receipt for tax purposes where applicable

We provide receipts for all donations upon request and as standard for all online giving.

7. The right to ask questions and receive honest answers

We welcome questions about our programs, our finances, and our governance, and commit to answering them honestly and fully.

8. The right to be treated with respect

Every interaction between this Foundation and its donors will be characterized by courtesy, honesty, and genuine appreciation.

2. Types of Giving

Caring Touch Family Foundation receives gifts in a variety of forms. Each is welcomed with gratitude and governed by the standards set out in this policy.

2.1 General (Unrestricted) Donations

General donations are applied where they are most needed at the time of receipt. This flexibility allows us to respond to emerging needs, invest in program quality, and ensure that no aspect of our work is underfunded while another has a surplus. General donations are the most operationally valuable form of giving because they trust our judgement about where resources will have the greatest impact.

All general donations are applied to the Foundation's charitable activities. We commit to maintaining an administrative cost ratio that ensures the substantial majority of every general donation reaches our direct program. Our current administrative cost ratio and program expenditure breakdown are published in our annual impact report.

2.2 Restricted (Designated) Donations

A restricted donation is a gift made for a specific program, project, or purpose designated by the donor. We welcome restricted giving where the designated purpose is consistent with our charitable objectives and where the administrative requirements of the restriction are proportionate to the gift.

Before accepting a restricted donation, we will confirm in writing that:

- The designated purpose is within our current or planned programs
- We have the capacity to implement the designated purpose within a reasonable timeframe
- We are able to account for the gift separately and report on its use

Where a restricted purpose becomes impracticable — for example, because a program has been completed, discontinued, or significantly changed, we will contact the donor within 30 days to discuss reallocation. If agreement cannot be reached, the donation or its unspent balance will be returned to the donor.

2.3 Child Sponsorship

Child sponsorship enables a donor to contribute to the care, development, and formation of a named child at The Ark. Sponsorship amounts are set to reflect the real costs of providing high-quality holistic formation, not artificially low amounts that mislead donors about the true cost of care.

Sponsorship commitments:

- Sponsorship contributions are applied to the direct costs of the sponsored child's care and formation, including nutrition, healthcare, education, pastoral support, and program materials
- Sponsors receive periodic updates on the general progress of the sponsored child, subject to the child's privacy rights and the consent of their guardian
- Updates reflect the child's holistic development — their learning, their character growth, their achievements, and not the specific circumstances that brought them to The Ark
- Where a sponsorship cannot continue for example, because a child has left the program, the donor is informed promptly and offered the option to redirect their sponsorship or discontinue it
- Sponsorship does not create a legal relationship between sponsor and child and does not confer any parental or custodial rights

2.4 Project and Program Grants

Grants from foundations, corporations, governments, and institutional donors to specific projects or programs are welcomed where they align with our mission and do not create obligations that compromise our independence, our values, or the interests of the children and families we serve.

Project grant conditions:

- All grant conditions are reviewed before acceptance to ensure consistency with our mission and child protection standards
- We will not accept grants that require us to compromise our safeguarding standards, our child privacy standards, or our commitment to the dignity of beneficiaries
- Grant reporting obligations are fulfilled punctually and accurately
- Any unspent grant funds at the conclusion of a project are returned to the funder or reallocated with funder agreement, as specified in the grant agreement

2.5 Corporate Giving and Partnership

We welcome corporate donors and partners who share our values and whose business practices are consistent with the dignity and welfare of children and families. Corporate giving arrangements may take the form of:

- One-time or recurring charitable donations

- Employee giving programs
- Event sponsorship
- In-kind support (goods, services, professional skills)
- Cause-related marketing arrangements, subject to Section 6 of this policy

2.6 In-Kind Gifts

We accept gifts of goods and services where they directly support our programs and operational needs. In-kind gifts are assessed before acceptance to confirm that they are:

- Consistent with the Foundation's current needs and program priorities
- Safe, appropriate, and of sufficient quality for use with or around children
- Not items that would be more cost-effective to purchase locally, given our commitment to community economic support where feasible
- Free of conditions that would compromise our independence or values

All in-kind gifts are assigned a fair market value for record-keeping and impact reporting purposes. Donors of in-kind gifts receive written acknowledgement including the assigned value.

2.7 Legacy and Bequest Giving

We are honored by donors who choose to remember Caring Touch Family Foundation in their wills or estate plans. Legacy gifts are one of the most significant ways individuals can support the long-term sustainability of our mission and the children who will come after the children we serve today.

For donors considering a legacy gift:

- We recommend that donors seek independent legal advice in preparing any will or bequest
- We can provide our full legal name and registration details for inclusion in legal documents upon request
- We welcome conversations with donors and their families about how a legacy gift could be used
- Legacy gifts are treated as permanent endowment or major capital unless the donor's instructions specify otherwise
- We acknowledge legacy intentions with gratitude and discretion, in accordance with the donor's expressed preferences about recognition

3. Gift Acceptance Standards

3.1 Gifts We Accept

We accept the following forms of donation:

- Cash, bank transfer, and electronic payment
- Cheques payable to Caring Touch Family Foundation
- Online donations through our website payment platform
- Mobile money transfers
- Foreign currency donations (processed at the prevailing exchange rate on the date of receipt)
- In-kind gifts of goods and services (subject to Section 2.6)
- Pledges, where supported by a signed pledge agreement

- Bequests and legacy gifts

3.2 Gifts We Do Not Accept

We reserve the right to decline any gift that:

- Derives from illegal activity, including but not limited to proceeds of crime, corruption, fraud, trafficking, or exploitation
- Is offered with conditions that would compromise our mission, our values, our independence, or the interests of the children we serve
- Is accompanied by expectations of influence over our program decisions, beneficiary selection, or organizational governance
- Is offered by an individual, organization, or entity whose activities or public positions are inconsistent with our commitment to the dignity and welfare of children
- Would create a legal, financial, or reputational liability for the Foundation that outweighs the benefit of the gift
- Is offered by an individual who is, or who represents an entity that is, subject to international sanctions

We will not accept gifts that come with strings that compromise our integrity. We would rather do less with less than compromise what we are for more.

3.3 Due Diligence for Significant Gifts

For gifts above ₦5,000,000 (five million Naira) or equivalent, or for gifts from previously unknown donors of any amount above ₦1,000,000 (one million Naira), the Foundation conducts proportionate due diligence before formal acceptance, including:

- Verification of the donor's identity and the legitimate source of the funds
- Review of publicly available information about the donor or their organization
- Assessment of any potential conflicts of interest or reputational considerations
- Review by senior leadership before acceptance is confirmed

This due diligence process is not an expression of distrust — it is a stewardship responsibility that protects the Foundation, its beneficiaries, and the integrity of its work.

4. How Donations Are Used

4.1 Program Expenditure

Donations to the Foundation are used to advance our four core commitments:

CORE COMMITMENT	HOW DONATIONS SUPPORT IT
REACH — Finding vulnerable children	Outreach, case identification, emergency reception, transportation, and the logistical infrastructure of rescue and intake
RESTORE — Healing and rebuilding lives	Residential care at The Ark, healthcare, nutritional provision, trauma-informed pastoral support, counselling, and emotional healing
RAISE — Whole-child formation	The six-pillar formation program, educational support, character formation, leadership development, social management, and digital literacy

CORE COMMITMENT	HOW DONATIONS SUPPORT IT
RELEASE — Empowered to flourish	Family strengthening, reintegration support, community development, advocacy, and the ongoing formation of children transitioning to independent life

4.2 Administrative and Overhead Costs

No charitable mission can be delivered without administrative infrastructure: the people, systems, facilities, and governance that make reliable program delivery possible. We do not apologize for having operational costs — we are transparent about them.

Our commitment is to maintain our administrative and fundraising costs at a level that is proportionate and justifiable, and to ensure that the substantial majority of every donation reaches direct program activities. Our current ratio of program expenditure to total expenditure is published in our annual impact report.

We reject the false narrative that administrative costs are automatically wasteful. Paying staff fairly, maintaining good governance, investing in systems that protect children's data, and building the institutional capacity that makes consistent, quality-controlled formation possible — all of these are legitimate uses of charitable resources. What we commit to is that overhead is never excessive and is always in service of our mission.

4.3 Reserves Policy

The Foundation maintains operating reserves sufficient to ensure program continuity during periods of reduced income and to respond to emergency needs of beneficiaries. Our target is to maintain reserves equivalent to a minimum of three months' operating costs. The existence and purpose of our reserves are disclosed in our annual impact report.

5. Donor Recognition and Acknowledgement

5.1 Receipts and Acknowledgements

Every donation to the Foundation is acknowledged. Our acknowledgement standards are:

- Online donations: automatic receipt by email within 24 hours of the transaction
- Bank transfer donations: receipt by email within 5 working days of funds being received and identified
- In-kind gifts: written acknowledgement including assigned fair market value within 10 working days
- Legacy intentions: personal acknowledgement from senior leadership within 14 days of notification
- All receipts include: the Foundation's full legal name and address, the date and amount of the donation, a statement that no goods or services were provided in exchange (unless applicable), and the signature or authorization of a Foundation officer

5.2 Recognition

We recognize donors with gratitude and in accordance with their preferences. Our recognition standards:

- We do not recognize donors in any public way without their explicit consent
- Where donors wish to remain anonymous, we honor that preference absolutely and in all contexts
- Named recognition — in publications, on our website, at events, or on physical installations — is agreed with the donor in advance and documented
- We do not assign naming rights that could compromise our identity, values, or independence
- We never disclose donation amounts without the explicit consent of the donor

5.3 Reporting to Donors

Donors receive the following impact communications:

- Annual Impact Report: published each year and distributed to all registered donors, providing a full account of the Foundation's work, financial position, and measurable outcomes
- Program updates: periodic communications about the programs to which a donor has given, tailored to their area of interest
- Child sponsorship updates: periodic progress updates on the sponsored child, subject to child privacy standards
- Financial summaries: available on request at any time, showing income, expenditure, and program allocation for any period

6. Ethical Fundraising Standards

6.1 Dignity in Communications

Our fundraising communications reflect the dignity of every person we serve. We do not:

- Publish or use images of children that present them primarily as objects of pity, suffering, or helplessness
- Share the personal histories or specific circumstances of individual children without their guardian's documented consent and, where age-appropriate, the child's own agreement
- Exaggerate impact claims or present projected outcomes as achieved outcomes
- Use urgent or alarmist language that manipulates emotional response rather than informing genuine decision
- Make comparisons between different children's levels of need that could create a hierarchy of worth

Every image of a child used in our communications is reviewed against our Child Image Standards: the child is clothed appropriately, presented with dignity, and the image communicates hope and strength — not suffering as a primary characteristic.

6.2 Honest Representation

We are committed to accuracy and honesty in all fundraising communications:

- All statistical claims are sourced and verifiable
- Impact narratives reflect genuine outcomes, not projected or aspirational ones
- Where outcomes are uncertain or early-stage, we say so
- We do not imply that donations will produce guaranteed outcomes that depend on factors beyond our control

- We correct errors in published communications promptly and transparently

6.3 Cause-Related Marketing

Where we enter cause-related marketing arrangements with commercial partners — arrangements in which a commercial entity makes a donation linked to sales or customer actions — we require:

- Full transparency with the public about the nature of the arrangement and the specific amount or proportion being donated
- A written agreement specifying the minimum guaranteed donation, reporting requirements, and the Foundation's right to terminate the arrangement if it conflicts with our values or reputation
- The partner's agreement that the Foundation's name and logo will not be used in a manner inconsistent with our values or in connection with products or messaging that conflict with our mission
- Review and approval of all marketing materials featuring the Foundation's name or brand before publication

6.4 Fundraising by Third Parties

Where individuals or organizations raise funds on our behalf:

- Written approval must be obtained before any third-party fundraising activity begins
- The fundraiser must clearly identify that they are raising funds on behalf of the Foundation, not as the Foundation itself
- All funds raised must be remitted to the Foundation within 30 days, with a full accounting
- The Foundation's name, logo, and brand may not be used without our approval and only in the approved format
- We reserve the right to withdraw approval for third-party fundraising activities that conflict with our values or standards

7. Donor Data and Privacy

The privacy of donors is important to us. This section summarizes our approach to donor data. The full details are set out in our Privacy Policy, available at caringtouchfoundation.org/privacy-policy.

7.1 What Donor Data We Hold

- Full name and contact details
- Donation history and correspondence
- Communication preferences
- Payment processing records (we do not store full card numbers)
- For child sponsors: the name and communication materials related to the sponsorship

7.2 How We Use Donor Data

- To process donations and issue receipts
- To administer sponsorship relationships

- To send agreed communications including impact reports and programme updates
- To comply with financial reporting and legal obligations
- To maintain donor records for relationship and stewardship purposes

7.3 What We Do Not Do With Donor Data

- We do not sell, rent, or trade donor information to third parties
- We do not share donor information with other organizations for their own fundraising purposes
- We do not contact donors for purposes unrelated to their relationship with the Foundation without separate consent

7.4 Donor Rights

Donors have the right to access the data we hold about them, to correct inaccuracies, to request deletion (subject to legal retention obligations), and to opt out of all non-essential communications at any time. To exercise any of these rights, contact caringtouchfoundation@gmail.com.

8. Anti-Money Laundering and Counter-Terrorism Financing

Caring Touch Family Foundation is committed to ensuring that our fundraising activities are not used to launder the proceeds of crime or to finance terrorism. We comply with all applicable Nigerian and international anti-money laundering and counter-terrorism financing requirements.

8.1 Our Obligations

- We conduct proportionate due diligence on significant donors and transactions (as set out in Section 3.3)
- We maintain records of all donations for the periods required by applicable law
- We report suspicious transactions to the appropriate authorities as required by the Money Laundering (Prohibition) Act 2011 and related legislation
- We do not knowingly accept funds from sanctioned individuals, organizations, or jurisdictions

8.2 Red Flags

Donations that exhibit the following characteristics will be subjected to enhanced review and may be declined:

- Unusually large donations from unknown donors with no prior relationship with the Foundation
- Donations accompanied by requests for secrecy or unusual payment arrangements
- Donations from jurisdictions subject to heightened financial crime risk
- Donations that appear designed to be split to avoid reporting thresholds
- Donations where the stated source of funds cannot be verified or is implausible

9. Conflicts of Interest

We are vigilant about conflicts of interest in our relationship with donors. A conflict of interest arises when a donor relationship creates a risk that the Foundation's decisions about programs, beneficiaries, or operations could be influenced by financial considerations rather than mission considerations.

- No donation, however large, confers on the donor any right to influence the Foundation's governance, program decisions, beneficiary selection, or operational choices
 - Board members and senior staff disclose any significant personal relationship with a donor that could create a perception of conflict
 - We do not accept donations that are conditioned on specific program outcomes, staffing decisions, or governance changes
 - The Foundation's leadership is empowered to decline gifts that create, or appear to create, conflicts of interest, regardless of the financial implications
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10. Donor Concerns and Complaints

If a donor has a concern about how their gift has been used, how they have been treated, or any aspect of our fundraising practices, we want to hear from them.

10.1 Raising a Concern

Please contact us directly:

Email: caringtouchfoundation@gmail.com (subject: DONOR CONCERN)

Telephone: +234 816 780 5584 | +234 907 706 1405

Post: Caring Touch Family Foundation, No. 17, Unity Drive, Akoto Estate, Elebu, Ibadan, Oyo State, Nigeria

10.2 Our Response Commitment

- We acknowledge all donor concerns within 5 working days
 - We investigate every concern seriously and respond substantively within 21 working days
 - Where an investigation takes longer, we provide an interim update and revised timeline
 - Where a concern reveals that a gift has been misapplied, we will correct the situation and explain how
 - Where we are unable to resolve a concern to the donor's satisfaction, we provide a clear explanation of our position and the options available, including referral to any applicable regulatory or oversight body
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11. Policy Review

This Donor Policy is reviewed annually, or following any significant change in applicable law, regulatory standards, or the Foundation's programs. The effective date and version number on the cover page

identify the current version. Substantive changes to this policy will be communicated to registered donors and published on the Foundation's website.

We welcome feedback on this policy from donors, partners, and stakeholders. Suggestions for improvement may be submitted to caringtouchfoundation@gmail.com.

12. Contact

For any questions about this Donor Policy, a donation you have made, or your relationship with the Foundation, please contact us:

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